

FIG. 1

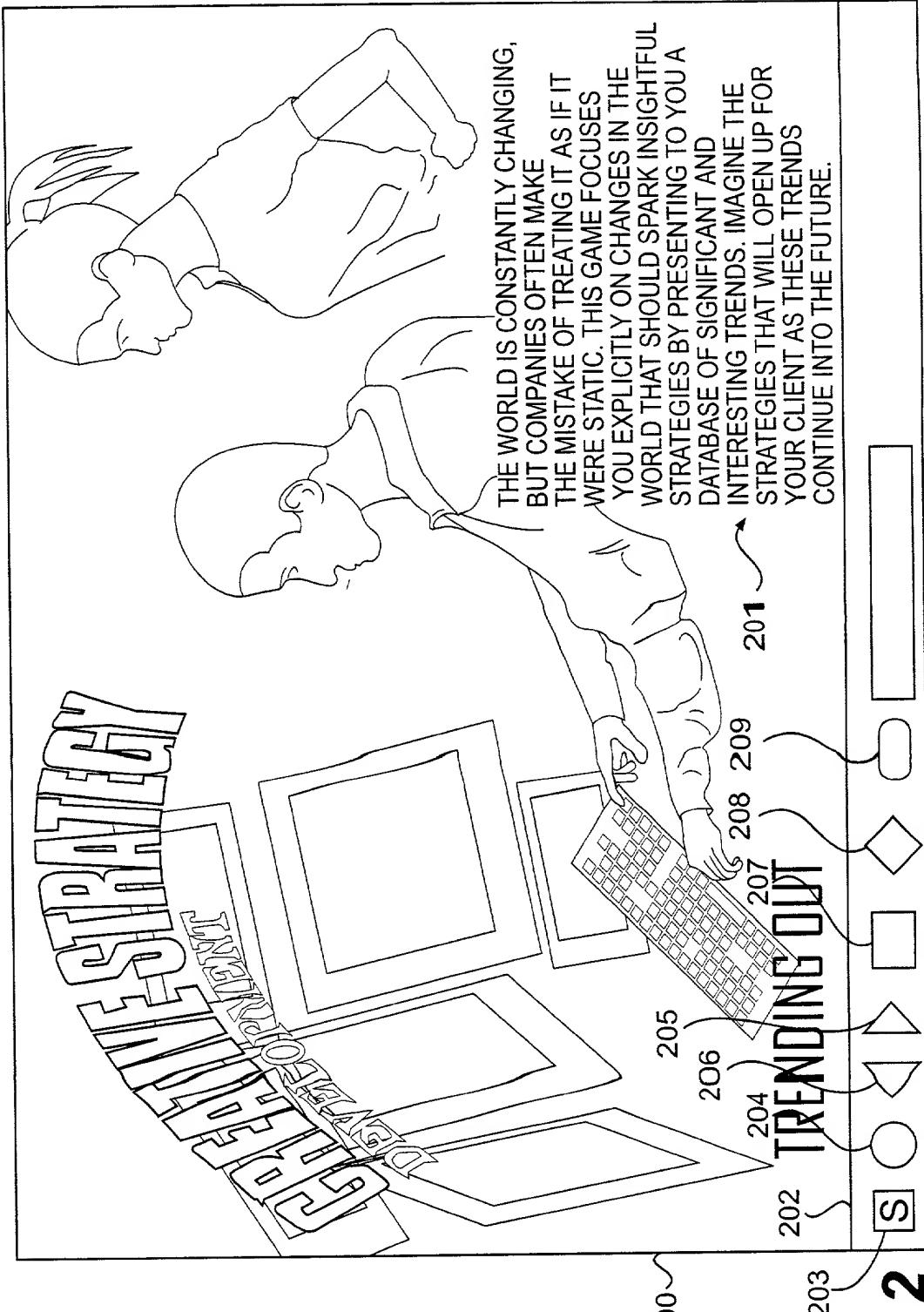


FIG. 2

TRENDING OUT : PLAY IT!

THE LEFT-HAND SIDE OF THE TABLE PRESENTS YOU WITH BOTH SOME MACRO-LEVEL TREND CATEGORIES - AVAILABLE FROM THE DROP-DOWN MENU - AS WELL AS SOME SPECIFIC TRENDS WITHIN THOSE CATEGORIES, AVAILABLE BY CLICKING ON THE "NEXT" BUTTON AT THE BOTTOM RIGHT-HAND CORNER OF THE TABLE. DESCRIBE A STRATEGY THAT COULD CAPITALIZE ON THIS TREND AND WRITE IT IN THE CORRESPONDING RIGHT-HAND SIDE OF THE TABLE. WE ALSO ENCOURAGE YOU TO BRAINSTORM ADDITIONAL TRENDS THAT MAY BE RELEVANT FOR YOUR COMPANY AND TO DESCRIBE RELEVANT STRATEGIES FOR THOSE TRENDS. TO ADD YOUR OWN TREND, CLICK ON THE "ADD" BUTTON.

401 → SELECT A TREND CATEGORY FROM THE PULLDOWN MENU. CLICK NEXT TO NAVIGATE TO THE NEXT TREND.

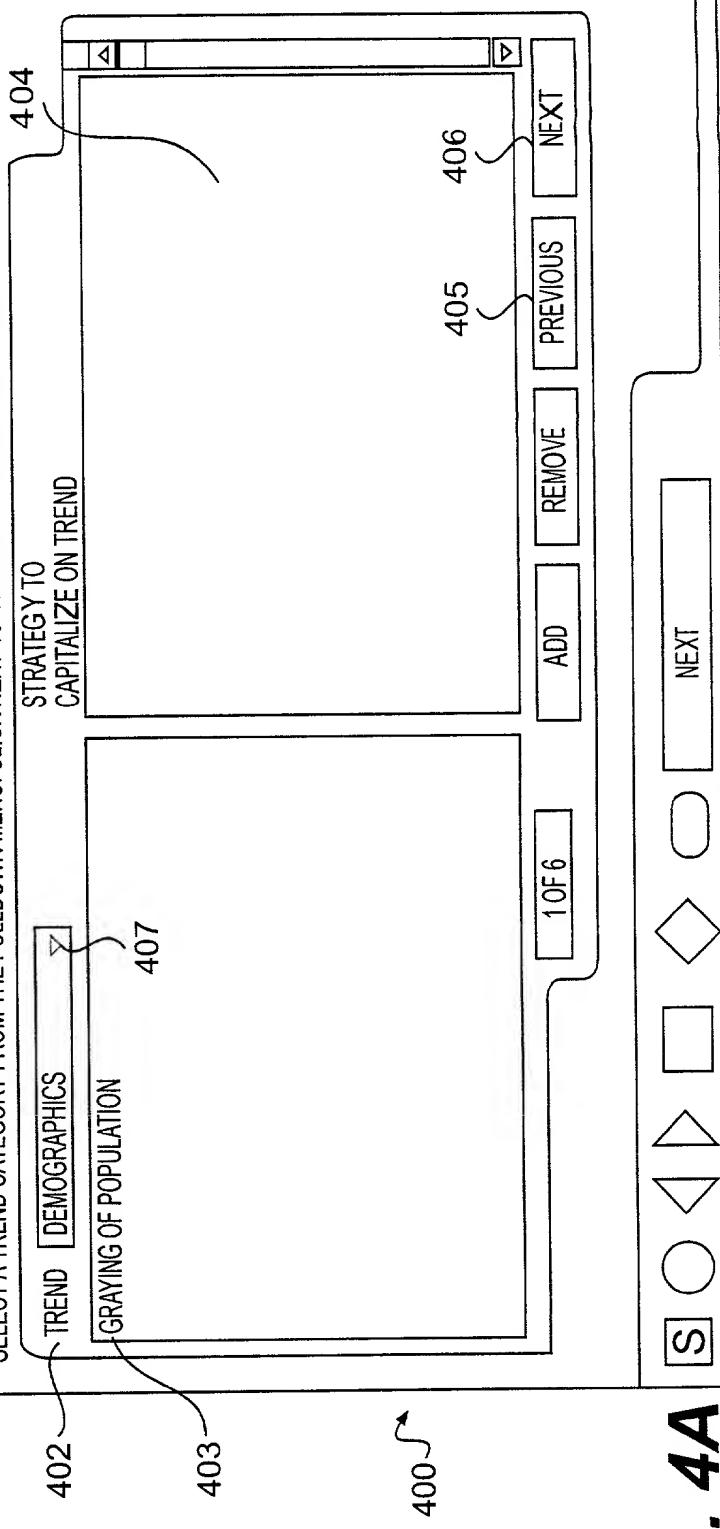


FIG. 4A

TRENDING OUT : PLAY IT

THE LEFT-HAND SIDE OF THE TABLE PRESENTS YOU WITH BOTH SOME MACRO-LEVEL TREND CATEGORIES - AVAILABLE FROM THE DROP-DOWN MENU - AS WELL AS SOME SPECIFIC TRENDS WITHIN THOSE CATEGORIES, AVAILABLE BY CLICKING ON THE "NEXT" BUTTON AT THE BOTTOM RIGHT-HAND CORNER OF THE TABLE. DESCRIBE A STRATEGY THAT COULD CAPITALIZE ON THIS TREND AND WRITE IT IN THE CORRESPONDING RIGHT-HAND SIDE OF THE TABLE. WE ALSO ENCOURAGE YOU TO BRAINSTORM ADDITIONAL TRENDS THAT MAY BE RELEVANT FOR YOUR COMPANY AND TO DESCRIBE RELEVANT STRATEGIES FOR THOSE TRENDS. TO ADD YOUR OWN TREND, CLICK ON THE "ADD" BUTTON.

SELECT A TREND CATEGORY FROM THE PULLDOWN MENU. CLICK NEXT TO NAVIGATE TO THE NEXT TREND.

TREND	DEMOCRATICS	STRATEGY TO CAPITALIZE ON TREND
GRAYING	DEMOCRATICS ENVIRONMENT/ECOLOGY LIFESTYLE WORK/LIFE ENVIRONMENT MEDIA/INFORMATION FAMILY/SOCIAL STRUCTURE POLITICAL SYSTEMS EDUCATION MOBILITY MEDICINE/HEALTH VALUES/IDEOLOGY BUSINESS ECONOMICS TECHNOLOGY	

1 OF 6

TRENDING OUT : PLAY IT!

THE LEFT-HAND SIDE OF THE TABLE PRESENTS YOU WITH BOTH SOME MACRO-LEVEL TREND CATEGORIES - AVAILABLE FROM THE DROP-DOWN MENU - AS WELL AS SOME SPECIFIC TRENDS WITHIN THOSE CATEGORIES, AVAILABLE BY CLICKING ON THE "NEXT" BUTTON AT THE BOTTOM RIGHT-HAND CORNER OF THE TABLE. DESCRIBE A STRATEGY THAT COULD CAPITALIZE ON THIS TREND AND WRITE IT IN THE CORRESPONDING RIGHT-HAND SIDE OF THE TABLE. WE ALSO ENCOURAGE YOU TO BRAINSTORM ADDITIONAL TRENDS THAT MAY BE RELEVANT FOR YOUR COMPANY AND TO DESCRIBE RELEVANT STRATEGIES FOR THOSE TRENDS. TO ADD YOUR OWN TREND, CLICK ON THE "ADD" BUTTON.

SELECT A TREND CATEGORY FROM THE PULLDOWN MENU. CLICK NEXT TO NAVIGATE TO THE NEXT TREND.

TREND	<input type="button" value="DEMOGRAPHICS"/> 	STRATEGY TO CAPITALIZE ON TREND
GRAYING OF POPULATION		OFFER CDS (CERTIFICATES OF DEPOSIT) WITH STAGGERED Maturity dates and different interest rates on different portions of the amount invested, i.e., \$250,000 principal, with \$25,000 paid out every year -- first \$25,000 matures in one year at 5% interest, second \$25,000 matures in two years at 5.05%, etc. All interest paid back into the CD accrues at the highest interest rate in the different bands.
		
		
		
		
		
		
		<img alt="arrow pointing right" data-bbox="

TRENDING OUT : PLAY IT!

THE LEFT-HAND SIDE OF THE TABLE PRESENTS YOU WITH BOTH SOME MACRO-LEVEL TREND CATEGORIES - AVAILABLE FROM THE DROP-DOWN MENU - AS WELL AS SOME SPECIFIC TRENDS WITHIN THOSE CATEGORIES, AVAILABLE BY CLICKING ON THE "NEXT" BUTTON AT THE BOTTOM RIGHT-HAND CORNER OF THE TABLE. DESCRIBE A STRATEGY THAT COULD CAPITALIZE ON THIS TREND AND WRITE IT IN THE CORRESPONDING RIGHT-HAND SIDE OF THE TABLE. WE ALSO ENCOURAGE YOU TO BRAINSTORM ADDITIONAL TRENDS THAT MAY BE RELEVANT FOR YOUR COMPANY AND TO DESCRIBE RELEVANT STRATEGIES FOR THOSE TRENDS. TO ADD YOUR OWN TREND, CLICK ON THE "ADD" BUTTON.

SELECT A TREND CATEGORY FROM THE PULLDOWN MENU. CLICK NEXT TO NAVIGATE TO THE NEXT TREND.

TREND

LONGER WORKING HOURS

STRATEGY TO
CAPITALIZE ON TREND

SET UP WORKSITES BANKING OFFICES AT MAJOR CORPORATIONS AND PROFESSIONAL SERVICES FIRMS TO ENABLE HIGH-INCOME, HIGH-MARGIN CUSTOMERS TO TRANSACT BANKING BUSINESS DURING WORKING HOURS CONVENIENTLY, AND ENABLE THE BANK TO MORE EFFECTIVELY CROSS-SELL BANKING PRODUCTS TO THESE CUSTOMERS.

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10 OF 5

FIG. 4D

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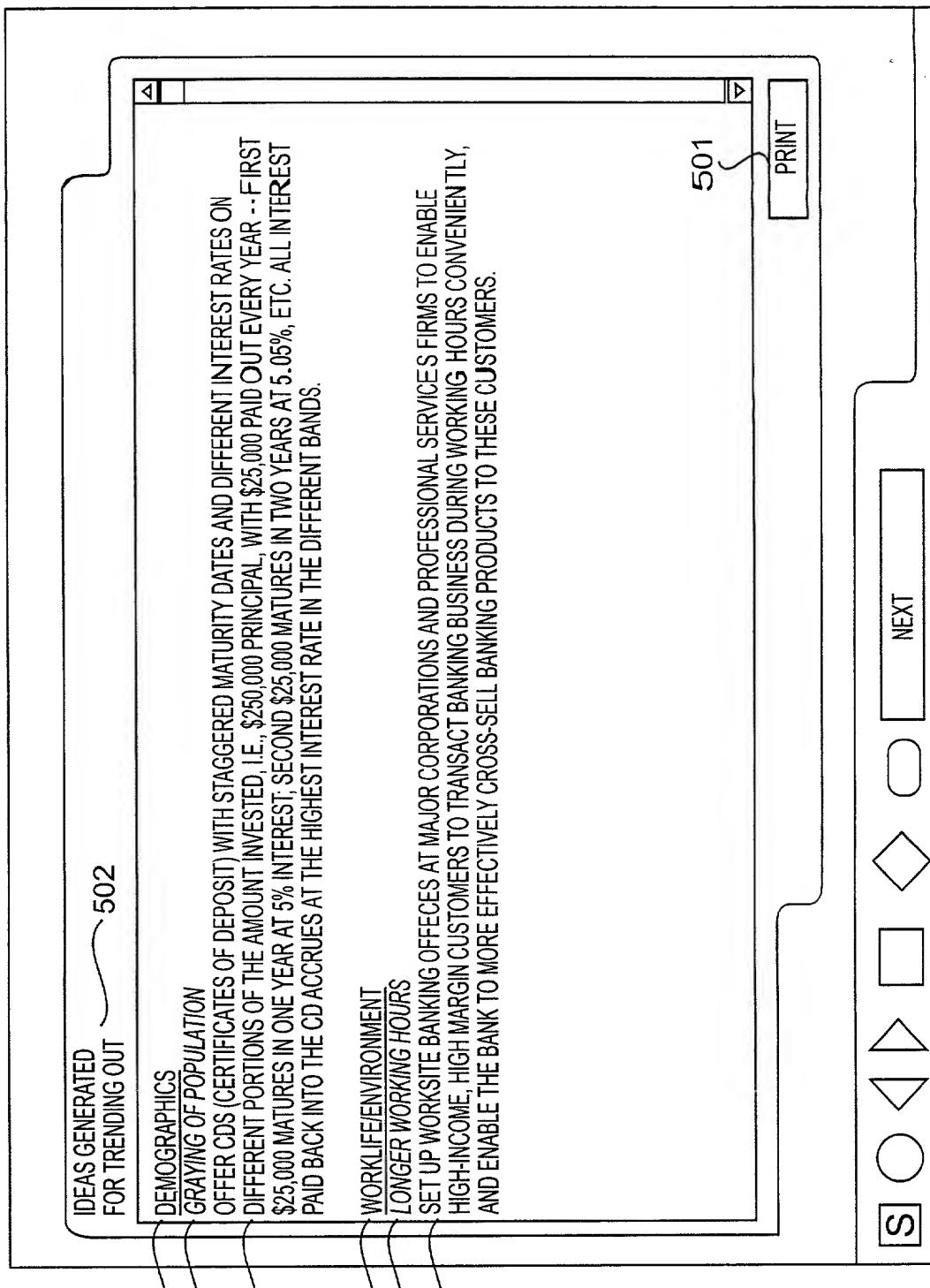


FIG. 5

COMPLETED EXERCISES

IDEA LIST ~ 602

DEMOCRATIC TRUTHS

INCONVERTIBLE GOLD

TRENDING GOLD

DISCONTINUED

A DIFFERENT CUT

TO BLOODY GO

HOUDINI MOVES

GREENFIELD IT

BY ANY OTHER NAME

SPIN IT

SUDDEN IMPACT

KNOCKING DOWN THE ICON

CAPABLE OF ANYTHING

FROM RAGS TO RICHES

DEMOCRATICS

GRADING OF POPULATION

OFFER CDS (CERTIFICATES OF DEPOSIT) WITH STAGGERED

MATURITY DATES AND DIFFERENT INTEREST RATES ON

DIFFERENT PORTIONS OF THE AMOUNT INVESTED, I.E. \$250,000

PRINCIPAL WITH \$25,000 PAID OUT EVERY YEAR - FIRST \$25,000

MATURES IN ONE YEAR AT 5% INTEREST; SECOND \$25,000

MATURES IN TWO YEARS AT 5.05% ETC. ALL INTEREST PAID

BACK INTO THE CD ACCRUES AT THE HIGHEST INTEREST RATE

IN THE DIFFERENT BANDS.

608 607 609 604

1 OF 2 PREVIOUS NEXT SELECT IDEA

KILLER IDEAS

600

603

606 605

0 OF 0 PREVIOUS NEXT REMOVE IDEA PRINT

S O △ □ ○ NEXT

FIG. 6

701 KILLER IDEAS

DEMOGRAPHICS
GRADING OF POPULATION
OFFER CDS (CERTIFICATES OF DEPOSIT) WITH STAGGERED MATURITY DATES AND DIFFERENT INTEREST RATES ON
DIFFERENT PORTIONS OF THE AMOUNT INVESTED. I.E. \$250,000 PRINCIPAL WITH \$25,000 PAID OUT EVERY YEAR -- FIRST
\$25,000 MATURES IN ONE YEAR AT 5% INTEREST. SECOND \$25,000 MATURES IN TWO YEARS AT 5.05%, ETC. ALL INTEREST
PAID BACK INTO THE CD ACQUIRES AT THE HIGHEST INTEREST RATE IN THE DIFFERENT BANDS.

EVALUATE YOUR KILLER IDEAS

1 OF 1 PREVIOUS 702 703

GIVE YOUR IDEA A COMPELLING NAME

CDS (CERTIFICATES OF DEPOSIT) COME OF AGE

BRIEF DESCRIPTION OF THE IDEA

INCENT CUSTOMERS TO KEEP LARGE ACCOUNTS IN CDS
THEY WOULD OTHERWISE TRANSFER TO BROKERAGE,
MUTUAL FUND, OR OTHER SAVINGS AND INVESTMENT
PRODUCTS BY OFFERING SUPERIOR RETURN RATES THE
LONGER THE MONEY IS KEPT IN THE ACCOUNT.

TARGET MARKET

DIS-SAVING SEGMENTS OF THE POPULATION E.G. 50+
"SILVER COMMUNITY" THAT WANTS THE SECURITY OF FIXED
RATES OF RETURN WHILE RECOGNIZING THAT TRADITIONAL
SAVINGS VEHICLES LIKE SAVINGS ACCOUNTS OR T-BILLS
FAIL TO OFFER COMPETITIVE INTEREST RATES.

ECONOMIC MODEL

THE BANK EARNS GREATER VOLUME ON INTEREST SPREAD
BY ATTRACTING LARGER AMOUNTS OF HIGHLY LIQUID
SAVINGS FUNDS -- LOCKED UP FOR MULTIPLE YEARS --
AND LENDING THOSE FUNDS BACK OUT AT HIGHER RATES
IN THE FORM OF AUTO LOANS, MORTGAGES.

VALUE PROPOSITION TO CUSTOMERS

CUSTOMERS GET THE SECURITY OF FIXED, COMPETITIVE
RATES OF RETURN COUPLED WITH THE ABILITY TO
LIQUIDATE THEIR ACCOUNTS AT ONLY MODERATE
PENALTIES.

COMPETITIVE ADVANTAGE

LONG-TERM, STAGGERED MATURITY RATES FOR
AGGREGATE CD ACCOUNTS WILL LOCK-IN THE CUSTOMERS
TO THE BANK FOR LONGER PERIODS OF TIME
SIGNIFICANTLY REDUCING THE THREAT OF LOSING
CUSTOMERS TO COMPETITORS.

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705

NEXT

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FIG. 7

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708

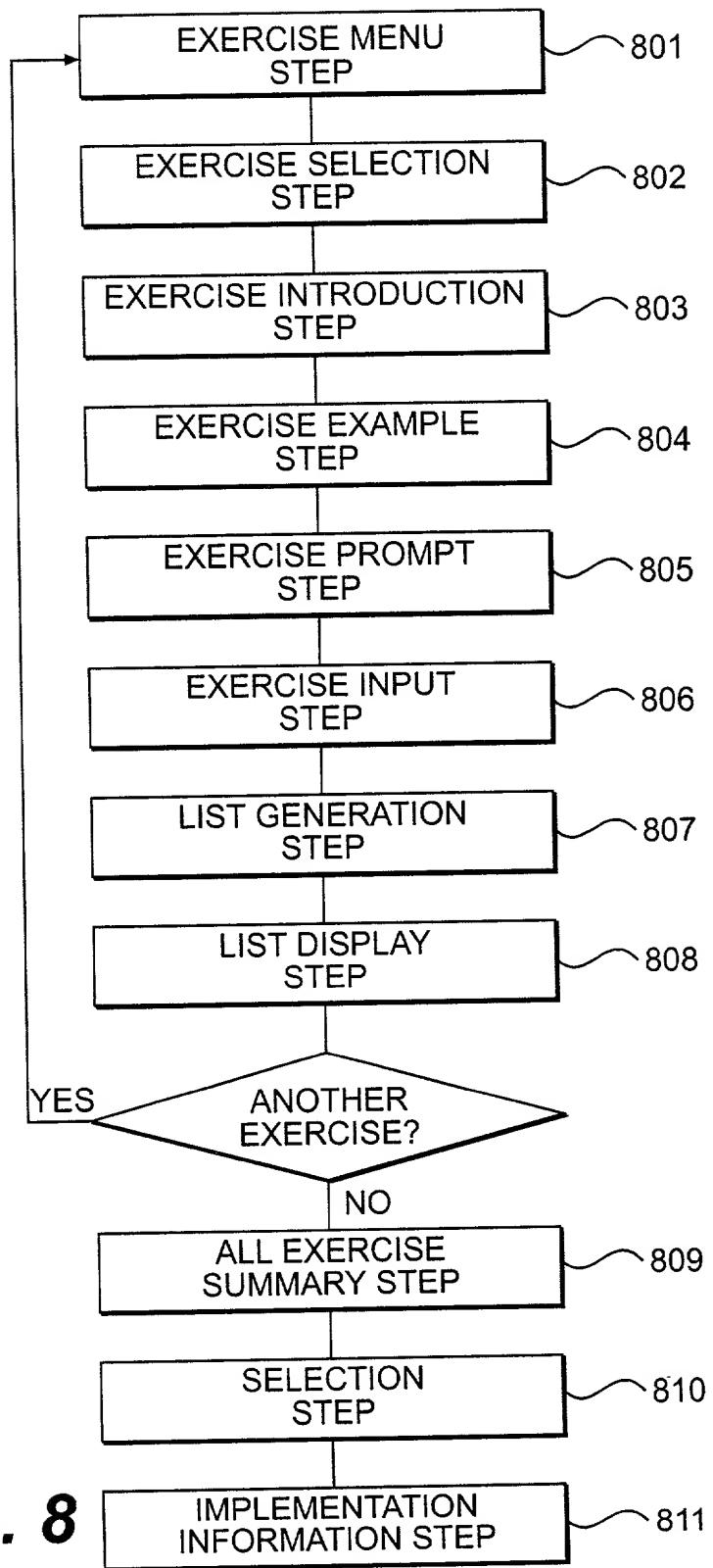


FIG. 8

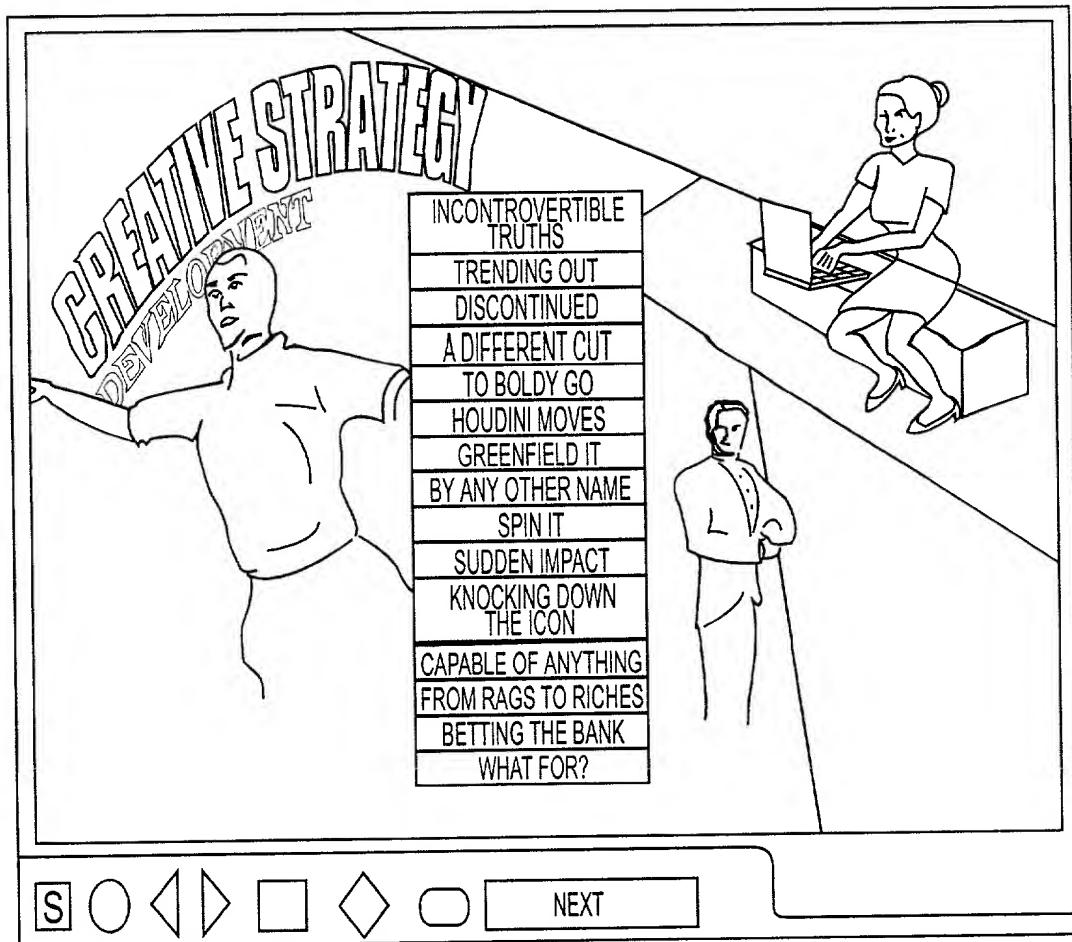


FIG. 9

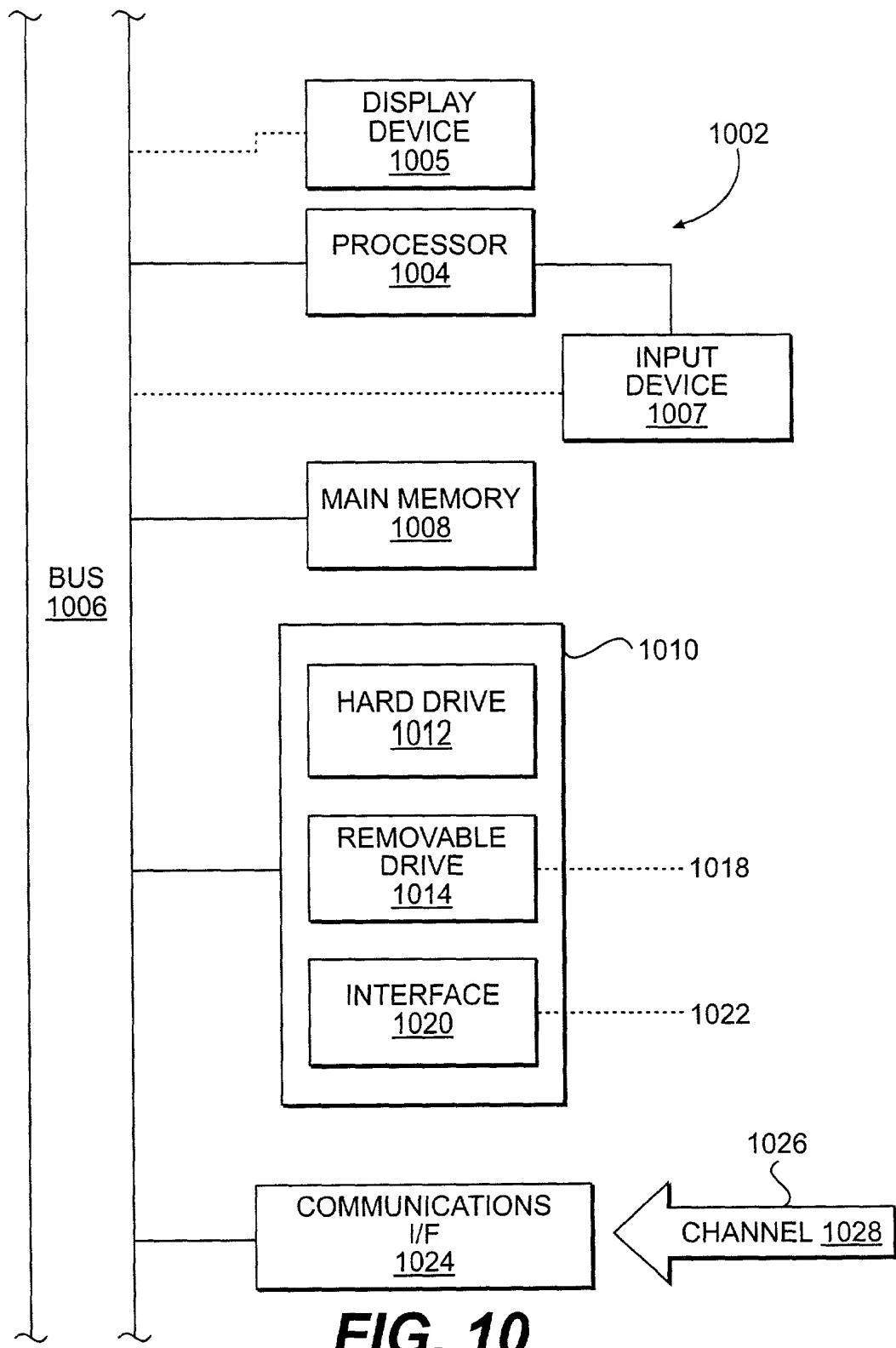


FIG. 10